IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Michael Delanev et al. Examiner: Thomasson, Meagan J Application No.: 10/645,153 Group Art Unit: 3714 Filing Date: August 21, 2003 Confirmation No. 7182 Office Action Date: February 9, 2007 Docket No. 83336.1535 Title: FIXED POOL BONUS METHOD AND Customer No. 66880 APPARATUS

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

REPLY TO FINAL OFFICE ACTION

This reply is filed in response to the final Office Action mailed February 9, 2007, and is timely filed with a 3-month extension of time.

Remarks/Arguments begin on page 2 of this paper.

INTRODUCTORY COMMENTS

Claims 1-15 are pending in U.S. Patent Application No. 10/645,153 ("the Current '153 Application") and were rejected under 35 U.S.C. § 102(e) as being anticipated by Luciano *et al.*, U.S. Patent No. 6,357,150 ("the '150 Patent"). The rejection is respectfully traversed.

A petition to correct inventorship, pursuant to 37 C.F.R. § 1.48(a), is included with this response. Robert A. Luciano, Jr. is a joint inventor of the pending claims of the Current '153 Application. No claims have been canceled, added, or amended. Applicants respectfully request reconsideration of the rejected claims.